



PTO/SB/08A (08-03)

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 1 of 2**Complete if Known**

Application Number	09/552,073
Filing Date	April 19, 2000
First Named Inventor	Norton et al.
Art Unit	3624
Examiner Name	Akers, Dr. Geoffrey
Attorney Docket Number	4526-29945

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
EL		US- 5,465,206	11/17/1995	Hilt et al.	
EL		US- 5,677,955	10/14/1997	Doggett et al.	
EL		US- 5,880,446	03/07/1999	Mori et al.	
EL		US- 5,897,621	04/27/1999	Boesch et al.	
EL		US- 5,970,475	10/19/1999	Barnes et al.	
EL		US- 6,061,665	05/09/2000	Bahreman	
EL		US- 6,289,323	09/11/2001	Gordon	
EL		US- 6,317,745	11/13/2001	Thomas et al.	
EL		US- 6,343,279	01/29/2002	Bissonette et al.	
EL		US- 6,618,705	09/09/2003	Wang et al.	
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		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

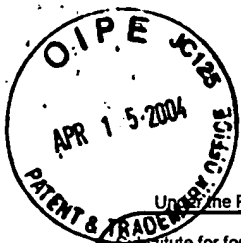
Examiner
Signature*E. Colbert*Date
Considered*7-8-04*

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Examiner Name	Akers, Dr. Geoffrey
Attorney Docket Number	4526-29945

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GROUP 3600**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
EC		Rose et al., Financial Institutions Understanding and Managing Financial Services, Business Publications, Inc., pgs. 694-697 and 708-711 (1988)	
EC		Togurt, David, CVG, FDC & EDS Highlight Internet Strategies, Morgan Stanley Dean Witter, pgs. 1-4 (March 21, 2000)	

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Considered

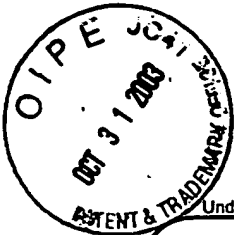
2-8-04

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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known	
		Application Number	09/552,073
		Filing Date	April 19, 2000
		First Named Inventor	Coyle et al.
		Art Unit	3624
		Examiner Name	Dr. Geoffrey Akers
Sheet 1	of 6	Attorney Docket Number	4526-29945

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
EL	79	INA STEINER, "PayPal Online Payment Service - Another Way to Pay for Auction Items," AuctionBytes.com, 20-Feb-2000, 4 pages, Number 8, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003	
EL	80	INA STEINER, "BidPay.com Offers Click and Pay Service for Buyers," 23-Jan-2000, 4 pages, Number 6, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003	
EL	81	INA STEINER, "Follow-up to BidPay Article," 07-Feb-2000, 4 pages, Number 7, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003	
EL	82	STEVEN BARAS, Staff Letters and Memoranda, State of New York Banking Department, 18-Jul-2000, 2 pages, found on www.banking.state.ny.us Internet Web site and printed on 23-Sep-2003	
EL	83	ALMAR LATOUR, "PayPal Electronic Plan May Be On the Money in Years to Come," The Wall Street Journal Interactive Edition, 15-Nov-1999, 2 pages, found on www.paypal.com Internet Web site and printed on 23-Sep-2003	
EL	84	Hal Plotkin, "Beam Me up Some Cash," Silicon Valley Insider, 08-Sep-1999, 3 pages, found on www.halplotkin.com Internet Web site and printed on 23-Sep-2003	
EL	85	KAREN EPPER HOFFMAN, "PayPal Still Running Free But the e-payments company's carefree days may be numbered if regulators decide it's essentially a bank," Bank Technology News, found on www.banktechnews.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	
EL	86	AUTHOR UNKNOWN, "PayPal.com Case Study," 7 pages, found on fox.rollins.edu Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	
EL	87	AUTHOR UNKNOWN (indicated as Confinity, Inc.), "PayPal for the Palm," 2 pages, found on www.handheldnews.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	
EL	88	AUTHOR UNKNOWN, "PayPal - News," 3 pages, found on www.andrys.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	

Examiner Signature	<i>E. Colbert</i>	Date Considered	7-8-04
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Art Unit	3624
Examiner Name	Dr. Geoffrey Akers
Attorney Docket Number	4526-29945

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Sheet 2 of 6

NON PATENT LITERATURE DOCUMENTS

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EL	89	AUTHOR UNKNOWN, "Online Payment Services," compiled November 2002, date of publication believed to be in November 2002 or after, 3 pages, found on www.auctionbytes.com Internet Web site and printed on 30-Sep-2003	
EL	90	INA STEINER, "Accepting Credit Cards When You Sell Items: ProPay and Billpoint Payment Services," 18-Jun-2000, 4 pages, Auctionbytes-Update Number 16, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 30-Sep-2003	
EL	3	AUTHOR UNKNOWN, "Sell Now. Buy Smart. That's the Point. ABOUT BILLPOINT," 24 pages, found on www.billpoint.com Internet Web Site and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
EL	4	AUTHOR UNKNOWN, "i-Escrow Online Escrow Service - Secure Online Payments," 12 pages, found on www.iescrow.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
EL	5	AUTHOR UNKNOWN, "paymybills.com - How the Service Works," 18 pages, found on www.paymybills.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
EL	6	AUTHOR UNKNOWN, "Send and request money online for FREE!," 19 pages, found on www.paypal.x.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
EL	7	AUTHOR UNKNOWN, "PayMe.com is the easiest way to securely transfer money for FREE!," 14 pages, found on www.payme.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
EL	8	AUTHOR UNKNOWN, "Welcome to eMoneyMail! You can now send money over the Internet easily and safely to anyone in the United States who has an e-mail address," 16 pages, found on www.emoneymail.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
EL	9	AUTHOR UNKNOWN, "Welcome to ecount.com - Ecount is the first personal payment account for secure shopping anywhere, personal email payments and more," 15 pages, found on www.ecount.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
EL	10	AUTHOR UNKNOWN, "Tradesafe.com is the online payment service enabling consumer and business e-commerce," 18 pages, found on www.tradesafe.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	

Examiner Signature	<i>E. Akers</i>	Date Considered	7-8-04
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NON PATENT LITERATURE DOCUMENTS			
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EL	47	AUTHOR UNKNOWN, "AmeriNet, Inc. - Making electronic debit simple/The Best Idea in Payment Systems since the Credit Card," 6 pages, located on www.debit-it.com and printed 02/07/1000, date of publication unknown but believed to be after the filing date of the present application	
EL	46	AUTHOR UNKNOWN, "dot.Bank - The way to send and receive money on the Internet," 7 pages, located at www.dotbank.com and printed 02/07/2000, date of publication unknown but believed to be after the filing date of the present application	
EL	49	AUTHOR UNKNOWN, "The Way to get Paid.," 7 pages, located on www.icheck.com and printed 02/07/2000, date of publication unknown but believed to be after the filing date of the present application	
EL	50	AUTHOR UNKNOWN, "Making Checks Our Responsibility," 8 pages, located on www.telecheck.com and printed 02/07/2000, date of publication unknown but believed to be after the filing date of the present application	
EL	48	AUTHOR UNKNOWN, "TRANSPPOINT - The Way to Pay Online," 12 pages, located on www.transpoint.com and printed 02/10/2000, date of publication unknown but believed to be after the filing date of the present application	
EL	91	AUTHOR UNKNOWN, "WHOIS Search Results - WHOIS Record for bidpay.com," 2 pages, located on www.networksolutions.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
EL	92	AUTHOR UNKNOWN, "First Data Acquires PaySys International," 2 pages, located on http://www.paysys.com/news/press2001/paysys043001.pdf and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
EL	93	AUTHOR UNKNOWN, "PaySys sign up four Asian distributors," 2 pages, located on www.bizjournals.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
EL	94	AUTHOR UNKNOWN, "VisionPLUS Consumer Payment Solution Overview," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
EL	95	AUTHOR UNKNOWN, "Payment and Services from PaySys," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	

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gc	96	AUTHOR UNKNOWN, "PaySys – company overview," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
gc	97	AUTHOR UNKNOWN, "BidPay: Buyer FAQs – Sending Payment and Using the Money Order Service," 7 pages, located on www.bidpay.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
gc	98	AUTHOR UNKNOWN, "BidPay: Seller FAQs – Receiving Payments and Using the Money Order Service," 7 pages, located on www.bidpay.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
gc	99	AUTHOR UNKNOWN, "A million credit card transactions in five hours," 2 pages, located on www.hoise.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	

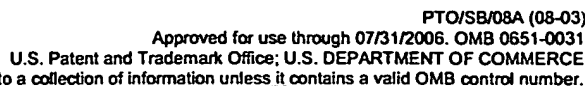
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(Use as many sheets as necessary)

Sheet	5	of	6
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GROUP 3600

U. S. PATENT DOCUMENTS

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		Country Code ³ *Number ⁴ *Kind Code ⁵ (if known)	MM-DD-YYYY			
PC	31	WO 98/49644	11-05-1998	ARIBA TECHNOLOGIES, INC.		
PC	32	EP 0 745 961 A3	07-15-1998	AT&T Corp.		
PC	33	EP 0 745 961 A2	12-04-1996	AT&T IPM Corp.		
PC	34	WO 99/22291	05-06-1999	GE Capital		
PC	35	EP 0 949 596 A2	10-13-1999	CITIBANK, N.A.		
PC	36	WO 00/22559	04-20-2000	CITIBANK, N.A.		

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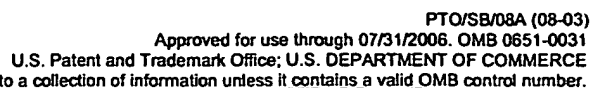
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Sheet	6	of	6
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Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
SL	37	WO 0067177 A2	11-09-2000	X.COM CORPORATION		
SL	38	WO 00/54122 A2	09-14-2000	ANCESTRY.COM, INC.		
SL	39	EP 1 077 436 A2	02-21-2001	CITICORP DEVELOPMENT CENTER, INC.		
SL	40	WO 00/79452 A2	12-28-2000	ECHARGE CORPORATION		
SL	45	WO 01/04816 A1	01-18-2001	CITICORP CREDIT SERVICES, INC.		
SL	78	WO 00/46725	08-10-2000	FUNDSEXPRESS, INC.		

Examiner Signature	<i>[Signature]</i>	Date Considered	7-8-06
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